

calculating an amount of the currency approved for dispensing to the caller;  
communicating to the foreign branch bank the amount of currency approved  
for dispensing to the caller in a language associated with the foreign branch bank;  
communicating an approval of the financial transaction by the foreign branch  
bank to the caller's home bank via an interactive voice response system;  
receiving an on-line debit message for the financial transaction by a shared  
central network from the interactive voice response system; and  
simultaneously crediting an amount for the financial transaction to a settlement  
account associated with the foreign branch bank and debiting the amount for the  
transaction to the settlement account associated with the caller's home bank by the  
shared central network.

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